IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U	S Patent Application of:)
	Phillip Craig GRAVES)
Application No.: 10/655,828		Group Art Unit: 3695
Filing Date: September 5, 2003		Examiner: Narayanswamy SUBRAMANIA
Attorney Docket No.: 62941.002015) Confirmation No. 7150
Title:	SYSTEM AND METHOD FOR SECURELY AUTHORIZING AND DISTRIBUTING STORED-VALUE CARD DATA))))

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE AND AMENDMENT AFTER NON-FINAL REJECTION

Dear Sir:

In further response to the Non-Final Office Action mailed February 23, 2011, Applicants respectfully submit this Amendment and Response.

In the Claims begins on page 2 of this paper.

Remarks begin on page 10 of this paper.